TRANS	MITTAL O		Docket No. T00470-0010-US3					
In Re Application Of: SCHMIDT, Mike et al.								
Se	Serial No. Filing Date Examiner Group Art Unit							
10/6	56,265	September 8, 2003	Not Yet Assigned		Not Yet Assigned			
Title: IN	Title: INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM							
		Commiss P.O	ddress to: sioner for Patents D. Box 1450 a, VA 22313-1450					
		37 C	FR 1.97(b)					
of th ap	1. The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.							
		37 C	CFR 1.97(c)					
2. The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:								
	☐ the staten	ment specified in 37 CFR 1.97(e);	;					
	OR							
the fee set forth in 37 CFR 1.17(p).								

TRANSMITTAL OI	Docket No. T00470-0010-US3							
In Re Application: SCHMIDT, Mike et al. DEC 0 1 2003								
Serial No.	Serial No. Filing Date Examiner Group Art Unit							
Serial No. Filing Date Examiner Group Art Unit 10/656,265 September 8, 2003 Not Yet Assigned Not Yet Assigned								
INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM								
	Payn	nent of Fee						
	(Only complete if Applicant ele	cts to pay the fee set forth in 37 CFR	1.17(p))					
The Director is hereby authorized to charge and credit Deposit Account No. as described below. Charge the amount of Credit any overpayment. Charge any additional fee required. Certificate of Transmission by Facsimile* Certificate of Mailing by First Class Mail I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F: (Date) The Director is hereby authorized to charge and credit Deposit Account No. Certificate of Mailing by First Class Mail I certify that this document and fee is being deposited on with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.								
Signature Signature of Person Mailing Correspondence								
Typed or Printed N	erson Mailing Certificate							
*This certificate may only be used if paying by deposit account. Signature John R.S. Orange (Reg. 29,725) McCarthy Tetrault LLP Suite 4700, Box 48 66 Wellington Street West Toronto Dominion Bank Tower Toronto, Ontario M5K 1E6 Canada								

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ATTORNEY DOCKET NO.:

T00470-0010-US3

CUSTOMER NUMBER:

27,155

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re patent application of:

SCHMIDT, Mike et al.

Serial No.:

10/656,265

Group Art Unit:

Not Yet Assigned

Filed:

09/08/2003

Examiner:

Not Yet Assigned

Title:

INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM

Mail Stop DD Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty to disclose under 37 CFR §1.56, Applicant submits herewith a Form PTO/SB/08A listing references of which the Applicant is aware and which are brought to the attention of the Examiner. The cited references are US patents and pursuant to the waiver of 37 CFR §1.98(a)(2), no copies of the documents are submitted herewith.

Pursuant to 35 USC §120, this application relies on the earlier filing date(s) of the following prior application(s):

Serial Number

Filing Date

10/277,205

October 22, 2002

The filing of this IDS shall not be construed as a representation that a search has been made, an admission that the information cited is, or is considered to be, material for patentability,

or that no other material information exists. This filing shall not be construed as an admission against interest in any matter.

This IDS is submitted pursuant to 37 CFR §1.97(b) and, accordingly, no fee is believed to be due for consideration of the documents submitted herewith.

Applicant respectfully requests consideration of the items listed and requests the Examiner to return a copy of the attached Form PTO/SB/08A after being marked as being considered by the Examiner.

Date:

Respectfully submitted,

John R.S. Orange
Registration No. 29,725
Agent for Applicant

PTO/SB/08a (06-03)
Approved for use through 07/31/2003. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitu	ute for form 1449A/PTC)		Complete if Known			
				Application Number	10/656,265		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Filing Date	09/08/2003		
				First Named Inventor	SCHMIDT, Mike		
				Art Unit	Not Yet Assigned		
	(use as many shee	ets as	necessary)	Examiner Name	Not Yet Assigned		
Sheet	1	of	1	Attorney Docket Number	T00470-0010-US3		

			U.S. PAT	ENT DOCUMENTS	
Examiner Initials	Cite No.1	Document Number Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Refevant Passages or Refevant Figures Appear
	··	US- 5,930,759	07/27/1999	MOORE, James G. et al.	
		US- 5,950,169	09/07/1999	BORGHESI, Nancy et al.	
		US-			
		US-	· · · · · · · · · · · · · · · · · · ·		
		US-			

	FOREIGN PATENT DOCUMENTS							
Funninan	Examiner Cite		Foreign Patent Do	cument	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	I
Examiner Initials*	No.1	Office ³	Number ⁴	Kind⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	
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Examiner	Date	
Signature	Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. See Finds Codes of USPTO Patent Documents, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.